



# U.S. Department of Education The Office of Student Financial Assistance

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## Financial Partners Satisfaction Study

**Quarter 3, 2000**

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# Introduction

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# Introduction

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## How to Use This Report

### How This Report is Organized

This report is divided into the following sections:

- This **Introduction** presents the project's background and objectives, provides a brief overview of CFI Group, and discusses how the information in this report can be used.
- The **Executive Summary** section presents the key findings as a brief summary of the results and concludes with highlights of the study recommendations.
- **Detailed Findings and Conclusions—Lenders** includes results, conclusions, and recommendations with respect to lenders participating in the SFA's Title IV programs.
- **Appendices: Data Tables** presents a full summary of all component and attribute scores and includes some special analyses. **Verbatim Comments** provides the complete body of all verbatim comments collected from the survey. These responses are organized by component or category. Finally, the **Questionnaire** used for this study is included in the third appendix.

### How to Interpret and Use the Results

In general, the results presented in this report serve as a decision tool for use in conjunction with other customer and management information available to the SFA. Use the results to assist with:

- determining those areas on which to focus quality improvements;
- monitoring changes in customer perceptions, attitudes, and behavior over time; and
- evaluating the success of on-going quality improvement efforts (long term)

Turn first to the “General Conclusions and Findings” section. This brief summary provides a snapshot of the SFA's performance overall, identifies high-leverage areas where improvements will have a significant impact on satisfaction, and provides specific areas where customers would like to see improvements.

After reading the “General Conclusions and Findings”, turn to the subsequent specific discussion for each major component of interest. These discussions include a review of the attributes within that component, selected verbatim comments pertaining to that component, and any additional analysis that may be relevant toward understanding the results. These sections also pinpoint specific areas for improvement.



## Introduction continued

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### Key Words You Will Want to Understand in Reading this Report

Results from this analysis are presented through numerous charts and tables provided in this report. To understand these charts and tables, some definitions are in order:

**Attribute** – Attributes reflect different aspects or qualities of a product/service component experienced by customers, which may contribute to satisfaction. Each attribute is captured by a specific scaled question from the questionnaire.

**Attribute Rating** – An attribute rating is the average of all responses to each question. Each rating has been converted to a 0-100 scale. In general, it indicates how negatively (low ratings) or positively (high ratings) customers perceive specific issues.

**Component** – Each component is defined by a set of attributes that are conceptually and empirically related to each other. For example, a component entitled “Customer Experience” may include two questions (“easy to do business with” and “provides consistent service”) about the perception of the customer’s interactions with a firm.

**Component Score** – A component score represents that component’s “performance”. In general, they tell how negatively (low scores) or positively (high scores) customers feel about the organization’s performance in general areas. Quantitatively, the score is the weighted average of the attributes that define the component in the CFI Group model. These scores are standardized on a 0-100 scale.

**Component Impact** – The impact of a component represents its ability to affect the customer’s satisfaction and future behavior. Components with higher impacts have greater leverage on measures of satisfaction and behavior than those with lower impacts. Quantitatively, a component’s impact represents the amount of change in Overall Satisfaction that would occur if that component’s score were to increase by 5 points.





## Introduction continued

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### Background and Project Objectives

The 1998 Reauthorization of the Higher Education Programs (signed October 7, 1998) established a Performance Based Organization (PBO) to administer the Student Financial Assistance Programs (SFA) at the U.S. Department of Education. The SFA is the first such PBO in the federal government, and one of its mandates is to measure customer satisfaction and to devise means to maintain and improve these measures over time for all of its customers.

To this end, the SFA was among the first 30 high-impact federal agencies participating in the American Customer Satisfaction Index (ACSI) in 1999. The ACSI, established in 1994, is a uniform, cross-industry measure of satisfaction with goods and services available to U.S. consumers, including both the private and public sectors. Developed by Dr. Claes Fornell at the University of Michigan, the methodology for the ACSI has become the standard measure for other national indices as well, including Sweden, Korea, and, recently, the entire European Union. During the SFA's participation in 1999, two "segments" or "processes" were measured by the ACSI: the student application process, and the Department's forms and publications. The results from these initial studies created a demand to measure other segments.

CFI Group, a management consulting firm that specializes in the application of the ACSI methodology to individual organizations, developed these additional measures for the SFA. This report focuses on the relationship with financial institutions who participate in, or help coordinate with, Title IV student financial assistance programs. This report focuses specifically on lenders.

### About CFI Group and the ACSI Methodology

CFI Group uses the ACSI methodology to identify the causes of satisfaction and relates satisfaction to business performance measures such as propensity to recommend a product or service, trust, compliance, etc. The methodology measures quality, satisfaction, and performance, and links them using a structural equation model. By structurally exploring these relationships, the system overcomes the inherent inability of people to report precisely the relative impact of the many factors influencing their satisfaction. Using CFI Group's results, organizations can identify and improve those factors that will improve customer satisfaction and other measures of business performance.



## Introduction continued

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### Special Notes About This Report

#### The Influence of Policies and Other External Factors Upon These Results

This report addresses the operational performance of the SFA as perceived by its customers. Subjects related to statutes or policies were not the explicit focus of this report. This is in recognition of the fact that the SFA does not set policy, but rather has the responsibility for implementing policies as effectively as possible. Thus, the conclusions and recommendations of this report are, as much as possible, restricted to operational issues over which the SFA has some control.

Nevertheless, statutory effects *are* readily apparent to customers, and do manifest themselves in the results presented in this report. In our opinion, these effects should not be ignored. Understanding how statutory issues affect customers is an integral part of interpreting operational data. Therefore, this report presents all such relevant information while at the same time recognizing that the SFA may not have much influence over these factors.

This report, at the request of the SFA, is focusing on functional areas of the SFA's relationship with lender institutions. This is a somewhat limited analysis as it bypasses the chief concern among lenders—that of competition. Lenders view the SFA as a direct competitor and this continues to be a source of frustration, which has the tendency to reduce the sense of partnership and trust that lenders feel toward the SFA. This is borne out in the two lowest scores in the trust component, “commitment to your success” (69.2), and “sense of partnership” (67.6)

#### Servicers and Sample Size

This survey collected only 4 responses from Servicers and 26 responses from Guarantee agencies. With so few respondents, it was not possible statistically to determine separate impacts or scores for Servicers or Guarantee agencies.



# Executive Summary

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## Executive Summary

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This report presents customer satisfaction ratings and scores for the U.S. Department of Education, Office of Student Financial Assistance Programs. Specifically, this report focuses on the relationship with **Lenders** who participate in, or help coordinate with, Title IV student financial assistance programs. Both the **Loan Servicers** and the **Guarantee Agencies** segments had low response rates, preventing generation of any meaningful analysis. As a result, only the lenders segment was analyzed and reported.

The questionnaire from the pilot study (Q1/2000) underwent significant changes as a result of the SFA's desire to more closely monitor the individual business processes within the Financial Partners channel. These questionnaire changes make it impossible to compare business process results from the pilot report with the current results. However, we are able to compare the “core” results between the two periods. Comparisons have been made with the key components of *Customer Complaints, Compliance, Trust, File Electronically, Perceived Quality, Customer Satisfaction, and (Prior) Customer Expectations*. These comparisons are detailed further on in this report.

All scores and ratings presented in this report are calculated and presented using the methodology of the American Customer Satisfaction Index (ACSI). The ACSI, established in 1994, is a uniform, cross-industry measure of satisfaction with goods and services available to U.S. consumers, including both the private and public sectors. It has recently been adopted as the standard customer satisfaction measure by 30 high impact federal agencies. The ACSI presents scores as an index from 0 to 100, with 100 being the best possible.

## Findings and Conclusions

- Overall, SFA is doing well in the eyes of lenders, with an ACSI score of 73, and an overall perceived quality score of 77.
- SFA has not improved in the past 12 months. Despite the relatively high scores lenders give to SFA overall, they do not report any improvements in how SFA operates, as there are no significant changes in the past year. When specifically asked about noticeable improvements in the last 12 months, a majority of respondents say most business processes have not improved.
- Expectations of SFA's overall quality are rising. This may be a reflection of SFA's consistent performance on perceived quality, which customers are increasingly coming to expect.
- How well SFA executes each of its business processes does have a significant effect upon perceived quality and satisfaction.
- SFA personnel rate as a consistent strength, particularly their courtesy to lenders (in training and support functions). This is consistent with the Students and Schools channels, as well.
- Though SFA is doing well on each measured business process, there exist some “soft spots” where improvements can be made, including:
  - Availability and usefulness of SFA-sponsored training
  - Program eligibility criteria (clarity, accuracy of maintained data)
  - Knowing who to call when lenders have questions or problems
- The more lenders are engaged with SFA, the higher their satisfaction and perception of SFA's overall quality. This is consistent with business-to-business relationships in the private sector, but is counter to business-to-consumer relationships in the private sector, where increased interaction between a company and its customers usually depresses satisfaction.



## Executive Summary continued

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- Beyond operational issues, lenders continue to see the Department of Education as a competitor because of direct loans. This depresses the lenders' overall satisfaction, trust, and sense of partnership with SFA.

### Recommendations

- Focus first on improving low-scoring business process attributes. How well SFA executes each of its business processes does have a significant effect upon perceived quality and satisfaction.
- Increase interaction with lenders. This will likely result in higher perceived quality and satisfaction.
- Increase the availability of training. Though these data are inconclusive, increasing the availability of SFA-sponsored training (rating=74) is one logical area for expanding interaction with lenders that may have a positive effect upon satisfaction. An increase in the availability of training may also help to improve Compliance scores, a key performance outcome measure.

Advertise and promote the various communication channels that are available to lenders when they need Assistance. The relatively low score on “Knowing whom to call with questions” under Technical Assistance (rating = 76.1) suggests that opportunities exist to connect with more customers.



# Detailed Findings and Conclusions-Lenders

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## Detailed Findings and Conclusions – Lenders

SFA is performing well in the eyes of lenders, with an ACSI score of 73, and an overall perceived quality score of 77, while *Customer Complaints* are quite low at 2.5%. However, none of these scores represent a significant difference from the previous scores for this channel, reported in Q1/2000. A comparison between the most recent scores and the previous scores is listed below:

	Lenders- Q1/2000		Lenders- Q3/2000
ACSI Score	73		73
Trust Index	72		72
Compliance Index	62		62
Complaint Rate	2.6%		2.5%
Sample Size	n=418		n=464

In the study, a respondent must have had recent interaction with a business process in order to contribute meaningful answers to questions relating to that process. Unfortunately, because of this requirement, most of the business processes measured in the model are limited by a small response rate. The following is the percentage of the total respondents who indicated they had recent interaction with a specific business process:

- Training, 15%
- Technical Assistance, 18.2%
- Financial Transactions, 48%
- Program Eligibility, 9.5%

These low percentages made it impossible to determine with certainty the relative influence of each business process upon *Perceived Quality*. Instead of reporting impacts on *Perceived Quality*, which in turn impacts *Overall Satisfaction*, we have calculated scores for the components, which represent a proxy for identifying areas of strength and weakness. In the study of lender institutions, those respondents who have had interaction with a given business process rate SFA's performance on each process quite highly:

- Training (84)
- Financial Transactions (82)
- Technical Assistance (85)
- Program Eligibility (77)

Furthermore, the higher their perception of the process, the higher lenders rate SFA's *Perceived Quality*.

The more that lenders are engaged with SFA, the higher their *Satisfaction*. Respondents who are exposed to Technical Assistance and Financial Transactions have significantly higher *Perceived Quality* and *Overall Satisfaction* scores compared to respondents who have no contact with these processes. Due to insufficient data, we are unable to determine whether or not those involved with Program Eligibility or Training and those who are not have significantly different *Satisfaction* and *Perceived Quality* scores.



## Detailed Findings and Conclusions – Lenders

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How well SFA executes each of its business processes does have a strong effect upon *Perceived Quality* and *Satisfaction*. In turn, sustained high levels of *Perceived Quality* appear to be leading to increases in *Prior Expectations* (69 to 75). Higher expectations this quarter may explain why satisfaction has not improved from Q1/2000, because as expectations rise, it becomes more difficult to meet those expectations.

Respondents rate SFA personnel as a consistent strength, particularly in their courtesy to lenders in the training and support functions. Scores for all components this quarter are above 70, indicating that there are no exceedingly weak areas as measured by business process. There are, however, a few “soft spots” within the overall improvement scores. Within the *Training* component, lenders specifically mentioned a problem with the “availability of training when needed” (74.4) and usefulness of the training sessions offered by the SFA (76.1).

Another area of concern lies within the *Program Eligibility* business process. As the low scores attest, lenders indicate that “clarity of instructions” (71.4) is a problem that needs addressing. Interestingly, when we ask this question in other business processes, and in other channels, we see a similarly low score. This implies that “clarity of instructions” is a pressing problem that is prevalent in throughout SFA wherever written instructions play a part in successfully completing a process.

Another “soft spot” or area of concern with the *Program Eligibility* business process lies in the area of accuracy of data (73.0).

Some respondents perceive the problems in these areas to be attributed to the inadequate number of training sessions and their own unfamiliarity with rules and regulations. The following verbatim comments from respondents underscore the “soft spots” described above.

*“More training or availability of training.”*

*“Extra training more often.”*

*“They could explain the rules and regulations to me. They are so complicated.”*

*“More detailed explanations of regulations, specifics defined.”*

Lenders continue to see the Department of Education as a competitor, which leads to a decline in *Trust*:

*“When they took on the direct loan program they compromised any trust I had in them.”*

*“It may be a misconception on my part, but I feel we are more competitors than partners.”*

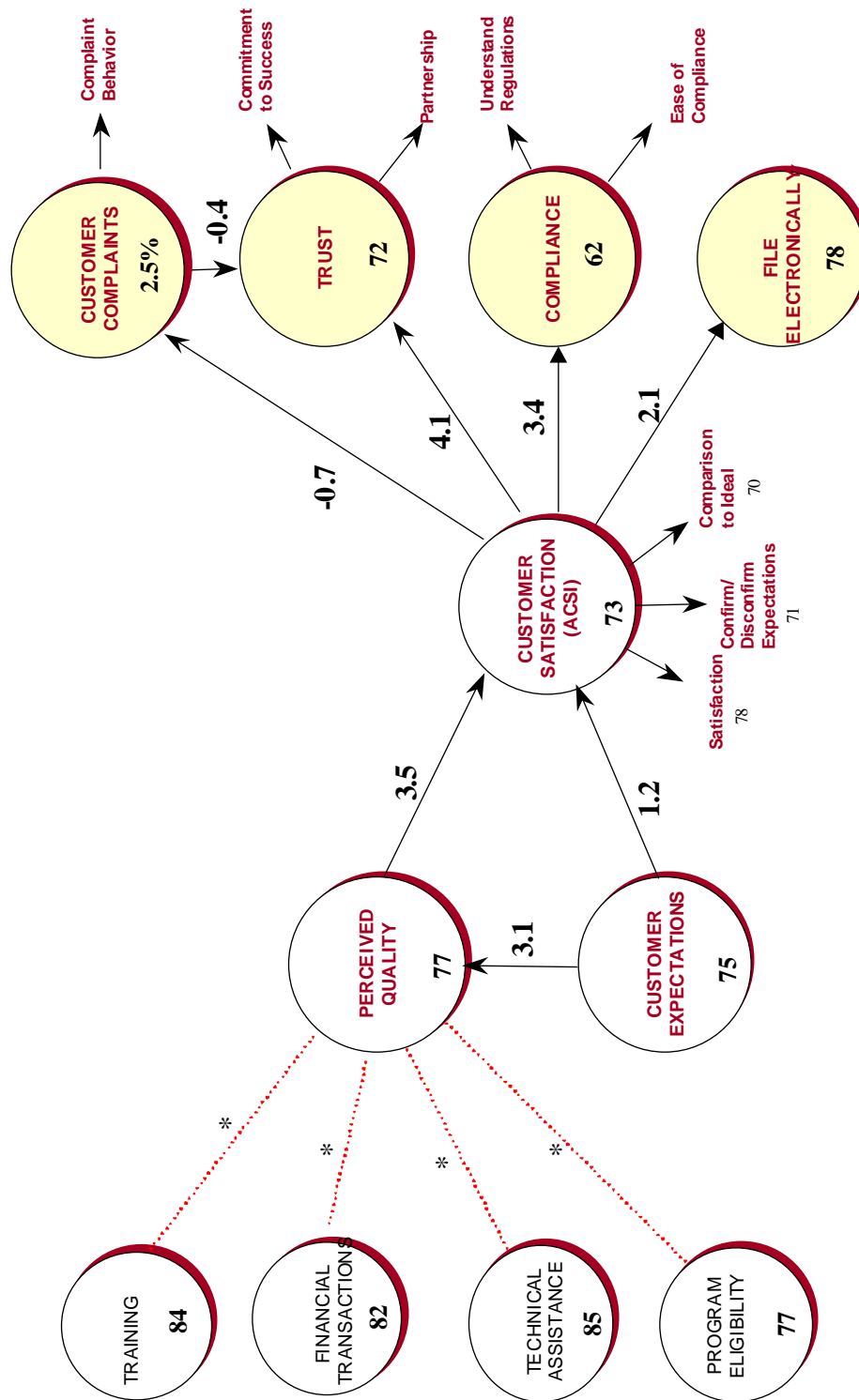
*“I believe the SFA is basically structured to put us out of business.”*

A majority of lenders said they have not seen overall improvement in the SFA in the last twelve months, with 36% answering *Yes* and 51% answering *No*. When asked if they had seen overall improvement in the individual business processes, for *Technical Assistance*, *Program Eligibility*, and *Financial Transactions Process*, a lower percentage of respondents said *Yes* than those who responded *No*. *Training* recorded a higher percentage of *Yes* respondents, but *Training* and *Program Eligibility* came from a small sample of less than 30 people, so these results should be viewed with caution, as they may not be representative of all lenders. Comparing the scores of respondents who answered they had seen an overall improvement in the last 12 months in services offered by the SFA, and those who had not, respondents who answered *Yes* rated almost every individual component significantly higher than those who answered *No*. A chart detailing these results is included in Appendix A.



## Detailed Findings and Conclusions – Lenders

The ACSI Model Picture for Financial Institutions-Lenders



\*Note: Left-Side Impacts Not Calculated Due to Small Sample Size.



## Detailed Findings and Conclusions – Lenders

### Scores and Ratings

	Q3 2000	VALID_N
<b>Customer Satisfaction (Index)</b>	<b>73.1</b>	<b>357</b>
Overall Satisfaction	77.9	
Compared to Expectations	70.9	
Compared to Ideal	70.3	
<b>Perceived (Overall) Quality</b>	<b>76.6</b>	<b>359</b>
Overall Quality of SFA	77.6	
Helpfulness of SFA	73.3	
Frequency of SFA Errors	83.8	
<b>(Prior) Customer Expectations</b>	<b>74.6</b>	<b>362</b>
Previous Expectations of SFA Quality	71.2	
Previous Expectations of SFA Helpfulness	77.9	
Previous Expectations of SFA Errors	74.0	

**Sample Size**

**464**

\* Not reported due to low sample size



## Detailed Findings and Conclusions – Lenders

### Scores and Ratings

<b>Training/Information Sessions</b>	<b>84.4</b>	<b>26</b>
Courtesy of the personnel	91.9	
Accuracy of information provided	88.9	
Usefulness of the training session	76.1	
Availability of training when needed	74.4	
<b>Financial Transactions</b>	<b>81.9</b>	<b>171</b>
Timeliness in receiving payment	82.8	
Accuracy of payment information	85.8	
Clarity of instructions	77.9	
Ease of submitting information	79.9	
Willingness of personnel to help you	85.2	
<b>Technical Assistance</b>	<b>85.0</b>	<b>34</b>
Courtesy of the personnel	89.2	
Accuracy of information provided	87.3	
Timeliness of information provided	84.0	
Clarity of knowing whom to call with questions	76.1	
Consistency responses and support provided	85.9	
Clarity of instructions	82.2	
Thoroughness of information provided	85.3	
<b>Program Eligibility</b>	<b>76.9</b>	<b>21</b>
Clarity of instructions	71.4	
Courtesy of the personnel	85.7	
Ease of submitting information	75.7	
Accuracy of data	73.0	
<b>Customer Complaints</b>	<b>2.5</b>	<b>366</b>
Ever complained to SFA?	2.5	
<b>Compliance</b>	<b>62.0</b>	<b>350</b>
Understanding of Rules/Regulations	62.3	
Simplicity of Rules/Regulations	51.5	
Fairness of participation criteria	70.3	
Ease of compliance with Rules/Regulations	65.4	
<b>Trust</b>	<b>72.3</b>	<b>362</b>
Commitment to your success	69.2	
Consideration of your interests	74.1	
Willingness to help	74.2	
Sense of partnership	67.6	
Confidence in SFA's motives	72.1	
Say positive things about SFA	76.5	
<b>File Electronically</b>	<b>77.8</b>	<b>327</b>
File electronically	77.8	



## Detailed Findings and Conclusions – Lenders

### Training/Information Sessions

Financial institution respondents were asked to evaluate the training sessions provided by the SFA. Training includes technical assistance, filling out forms, and understanding policy updates and regulations. This component received a score of 84.4, however, caution should be used when evaluating scores with a sample size below 30. Individual attribute ratings are shown in the table below. Respondents rated the “courtesy of the personnel” 17.5 points higher than the lowest rated attribute, “availability of training when needed”.

	Q3 2000	VALID_N
<b>Training/Information Sessions</b>	<b>84.4</b>	<b>26</b>
Courtesy of the personnel	91.9	
Accuracy of information provided	88.9	
Usefulness of the training session	76.1	
Availability of training when needed	74.4	

There are only a few verbatim responses regarding the Training and Information Sessions. Most of the respondents would like more training sessions to be offered:

*“Offer some classes. I’ve never been involved in one.”*

*“More training or availability of training.”*

*“They should have training courses on general student aid for the lender.”*

### Financial Transactions

The process of disbursing funds falls under the Financial Transactions component. Financial institution respondents gave the process a score of 81.9. Individual attribute ratings are shown in the table below. “Clarity of instructions” received the lowest rating, suggesting that attention could be focused on this area. This is also true with other components, as “clarity of instructions” is consistently a low-scoring attribute.

	Q3 2000	VALID_N
<b>Financial Transactions</b>	<b>81.9</b>	<b>171</b>
Timeliness in receiving payment	82.8	
Accuracy of payment information	85.8	
Clarity of instructions	77.9	
Ease of submitting information	79.9	
Willingness of personnel to help you	85.2	



## Detailed Findings and Conclusions – Lenders

According to the verbatim responses, financial institution respondents feel that the Financial Transactions process is too complicated and requires too much paperwork:

*“The process seems very complicated in all aspects of the operations. The application process is too long, too technical, and too many hoops to jump through. It’s difficult for the average person to understand and it changes too often. Too many rules and guidelines that have to be considered. It needs to be simplified.”*

*“Less paperwork and time, ease of providing the information.”*

*“More electronically and anything that expedites the process to make it even faster, otherwise, they are doing a great job.”*

### Technical Assistance

Respondents were asked to consider which one of the regional offices they work with the most and rate the assistance they receive concerning customer call handling and regulatory/operational guidance. Technical Assistance received a relatively high score of 85.0. The individual attribute ratings are shown in the table below. Based on the ratings, knowing whom to call is an issue but once the appropriate person is contacted, respondents are especially pleased with “courtesy of the personnel.”

	Q3 2000	VALID_N
<b>Technical Assistance</b>	<b>85.0</b>	<b>34</b>
Courtesy of the personnel	89.2	
Accuracy of information provided	87.3	
Timeliness of information provided	84.0	
Clarity of knowing whom to call with questions	76.1	
Consistency responses and support provided	85.9	
Clarity of instructions	82.2	
Thoroughness of information provided	85.3	

Respondents are generally satisfied with the assistance they receive as demonstrated in the verbatim responses below:

*“Overall, I’ve never really had a problem, but when I did call, I always got results.  
As long as they work with me, I’m fine with them.”*

*“They have just been very cooperative and managed to do the things we needed.  
When we ask questions, they respond and come across with the answers we need.”*

*“...They should return your calls faster. The accuracy of the answers is always right, but it takes so long to get a response.”*



## Detailed Findings and Conclusions – Lenders

### Program Eligibility

The SFA periodically determines whether a financial institution is qualified to participate in the federal Title IV financial aid programs. This process was assessed under Program Eligibility and was rated at 76.9. Similar to Training/Information Sessions, caution should be used when interpreting this score due to the low sample size. The individual attribute ratings below indicate that “clarity of instructions” is an area in need of attention.

	Q3 2000	VALID_N
Program Eligibility	76.9	21
Clarity of instructions	71.4	
Courtesy of the personnel	85.7	
Ease of submitting information	75.7	
Accuracy of data	73.0	

There are no verbatim comments regarding Program Eligibility.





# Appendix A: Additional Analyses

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## Additional Analysis

### Core Model- Significant Difference Results

	Q1/ 2000	Q3/ 2000	Significant Difference at 90%
(Prior) Customer Expectations	68.8	74.6	↑
Perceived (Overall) Quality	76.4	76.6	
Customer Satisfaction (Index)	73.1	73.1	
Customer Complaints	2.6	2.5	
Compliance	62.4	62.0	
Trust	72.0	72.3	
File Electronically	74.9	77.8	
<b>Sample Size</b>	<b>418</b>	<b>464</b>	



## Additional Analysis continued

### Lenders Who Handle Other Types of Loans – Significant Difference Results

	The lenders who handle other loan types	The lenders who do not handle other loan types	Significant Difference at 90% C.I.
Training/Information Sessions	84.9	82.2	
Financial Transactions	81.9	82.2	
Technical Assistance	88.6	68.2	↓
Program Eligibility	74.8	85.8	↑
(Prior) Customer Expectations	74.5	75.1	
Perceived (Overall) Quality	76.2	78.5	
Customer Satisfaction (Index)	72.8	75.2	
Customer Complaints	2.2	3.7	
Compliance	62.1	61.2	
Trust	71.8	75.2	
File Electronically	76.7	84.3	↑
Sample Size	312	54	



## Additional Analysis continued

### Improvement Results

	Have seen an overall improvement in the services	Have not seen an overall improvement in the services	Significant Difference at 90% C.I.
Training/Information Sessions	86.4	80.6	
Financial Transactions	85.0	79.1	↓
Technical Assistance	80.7	87.4	
Program Eligibility	85.0	69.9	↓
(Prior) Customer Expectations	76.1	73.2	
Perceived (Overall) Quality	81.9	73.5	↓
Customer Satisfaction (Index)	78.2	69.8	↓
Customer Complaints	3.8	1.6	
Compliance	67.3	58.6	↓
Trust	79.9	66.7	↓
File Electronically	82.6	73.3	↓
<b>Sample Size</b>	<b>131</b>	<b>183</b>	



## Additional Analysis continued

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### Valid Percentages

	% Yes	% No	% Don't Know	Valid N
Overall improvement in training	60%	32%	8%	25
Overall improvement in financial transactions process	44%	47%	9%	175
Overall improvement in technical assistance	26%	59%	15%	34
Overall improvement in review process	33%	53%	14%	21
Overall improvement	36%	51%	13%	362



## Appendix B: Verbatim Comments

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## Verbatim Comments

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If financial institutions gave a response of five or below in the Trust section they were asked to explain their reason for rating the questions that way. The following comments are grouped by component when a main theme can be identified.

### Financial Transactions

- *Just the availability and the ease of doing it.*
- *The process seems to be very complicated in all aspects of the operation. The application process is too long, too technical, and too many hoops to jump through. It's difficult for the average person to understand and it changes too often. Too many rules and guidelines that have to be considered. It needs to be simplified.*
- *The program is going fine, but there is a lot of paperwork involved.*
- *Less paperwork and time, ease of providing this information.*
- *I file the reports, which are complex, cumbersome. At times the office is not very helpful. Can't always get the right person.*
- *I've been around student loans for 30 years and I am accustomed to doing things by paper.*
- *Banks deal with so many cutoffs – it is hard to deal with all the paperwork that is involved.*
- *Eighteen years ago we had one category of 7% loans. Today there maybe as many as 10-12 categories and there are too many interest rates. Also, we fill out quarterly reports that go to Iowa and then on to the federal government. I wonder if they are cross checking the information they have there with the information we sent to the guarantors. My information that I receive does not appear to be cross checked.*
- *I think that basically they have the concern to get those loans out there where they need to be. I do think that there is too much paper work involved in the overall compliance with their regulations.*
- *The speed in which you get things done.*
- *I like what they are doing with the forms 2000. The fact that it's going to be done electronically and the federal forms are going to be much simpler.*

### Technical Assistance

- *A representative to call on me. To speak with me.*
- *Government programs are hard to reach. Sometimes when you need assistance it's hard to get through, which is not very often.*
- *They need to send a representative for person to person contact.*
- *The complexity makes it difficult to get consistent answers that apply for all students. We don't have the capability of handling things electronically.*
- *Overall, I've never really had a problem, but when I did call, I always got results. As long as they work with me, I'm fine with them.*
- *They have just been very cooperative and managed to do the things we needed. When we ask questions, they respond and come across with the answers we need.*
- *Ambiguous questions. Most due to the inability to support and unwillingness to support.*
- *I have worked with them for many years. Whenever there is a problem, it is solved immediately. The electronic filing runs very smoothly. If something is left out, I call and they fax it to me immediately.*



## Verbatim Comments continued

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- *Knowing who to call for what.*
- *We had a program review and I don't agree with the findings and requested assistance. How to provide assistance and haven't received it. I received conflicting information.*
- *The Dept. of Ed is so large that it is difficult to get in touch with the right person. The rules are so vague.*
- *I've seen improvements and they're trying to help people and to tell them that there is help for people if they need it.*
- *They are very helpful. Every time I call they have an answer.*
- *We have little experience and there were people who could not answer questions or concerns that I have had.*
- *With the direct lending program they are to support us but they're also a competitor of ours. Service regarding questions have improved very much. I know they've worked hard on that.*
- *I file the reports which are complex and cumbersome. At times the office is not very helpful. You can't always get the right person.*
- *They haven't been consistent. More clarity.*
- *They are having a tough time expressing the information that is needed by the agencies. Dealing with new changes.*
- *I don't think they do a good job. They don't communicate well. When they do it's heavy handed. They've made it difficult, if I could do it over, I would not offer financial aid. I feel they don't know who we are at all, I feel as though we are just a file of theirs. They just made it real difficult for us to go on.*
- *Communication between their office and ours is poor and between them and the borrowers. Arrangements are not always made clear to the student as to what is expected and the responsibility involved.*

## Compliance

- *Too many rules and regulations. They are not concise with the information. People, students, whose parents work are not entitled to money. Changes in current guidelines that allow students needs to be based on prior GPA, not based on financial need. More specifically based on parents' income.*
- *The rules are too difficult.*
- *Regulations are complex. Too many changes regarding interest rates and that kind of thing.*
- *Simplify rules and regulations.*
- *It's too complicated. They've made too many rules.*
- *Unsure about regulations, there is no concrete approach.*
- *Most aid assistance have product issues. Get the politics out of policy decisions.*
- *Too many regulations.*
- *I think that basically they have the concern to get those loans out there where they need to be. I do think that there is too much paper work involved in the overall compliance with their regulations.*
- *The Dept. of Ed is so large that it is difficult to get in touch with the right person. The rules are so vague.*

## Trust

- *I'm very hopeful. I want cooperation with us.*
- *They haven't worked with us.*



## Verbatim Comments continued

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- *I don't think they do a good job. They don't communicate well. When they do it's heavy handed. They've made it difficult, if I could do it over, I would not offer financial aid. I feel they don't know who we are at all, I feel as though we are just a file of theirs. They just made it real difficult for us to go on.*
- *I'm sure the government tries but it's very bureaucratic.*
- *With the direct lending program they are there to support us but they're also a competitor of ours. Service regarding questions have improved very much. I know they've worked hard on that.*
- *I believe the SFA is basically structured to put us out of business.*
- *When they took on the direct loan program they compromised any trust I had in them.*
- *We have been trying to get some issues solved. They have not been cooperative with our partnership.*
- *The Department of Education is our competitors. With our regulator they have an advantage over us.*
- *They took business away from small banks.*
- *They are a competitor.*
- *The regulator is also our competitor.*
- *They have taken so much lending away from the private lenders. That doesn't help our business.*
- *It may be a misconception on my part, but I feel we are more competitors than partners.*
- *I do not consider it to be a great partnership. We are going to get away from student loans. We are very interested in doing business electronically because of cost and time efficiency.*
- *I don't think that there is any middle ground.*
- *We are upgrading our computers. We don't get any sense of partnership.*
- *It seems they want to do what's good. Everybody's cooperating and everything seems to be working out. The students seem to be happy and the disbursement of funds works well.*
- *Our experience with the Department of Education is that they are an overbloated bureaucracy. We deal with them because we have to.*

## Technical Issues

- *Getting everyone's computers on the same wave length. They demand too much from smaller establishments.*
- *I like what they are doing with the forms 2000. The fact that it's going to be done electronically and the federal forms are going to be much simpler.*
- *I prefer doing things electronically, rather than filing papers.*
- *We're not set up for electronics.*
- *I think anytime you do anything electronically, it turns out to be a little different.*
- *Electronic filing is more efficient.*
- *Do not handle electronics.*
- *I feel service has improved over the past couple of years and electronic information has been very good.*
- *I am basing it on the PELL Grant and the problems that arise in this electronic program.*
- *Sometimes there are computer problems. So electronically, we have hassles filing electronically.*
- *Electronically we have not done that. We do mostly paper checks.*
- *I have personally used the on line services a lot, which has helped answer most questions, and saved a lot of time.*



## Verbatim Comments continued

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- *There are enough electronics.*
- *Everything is electronic.*
- *I'm unsure of the security online.*
- *A lot of our financial information is done electronically now. We have to have a paper trail to make sure we are in governmental compliance.*
- *I think the SFA does a good job with the bank regarding having the information we need for meeting the demands of student loans. We are electronically capable of processing loan information in order to expedite the loan process. We have the electronic capabilities to do this. We just need directions or training or instructions. We are using e-mail right now for receiving reports from lenders for authorization to fund loans. In order to get the process going, we would need training or a manual or a booklet from the SFA. Currently we are not processing the information that way.*
- *I don't have electronic set up.*
- *NSLDS, getting it current and updated.*
- *We don't have electronic capability.*
- *We are upgrading our computers. We don't get any sense of partnership.*
- *It is a very good idea because using the internet gets there faster.*
- *Filing information electronically is easier. SFA is slow compared to the rapid pace other lending companies are going.*
- *We would like to process electronically because it is very time consuming to do it the way we do it now. We send in our 799 forms in a matter of days and it takes about six weeks to go through. Also, the funds take about a month or so to go through.*
- *The complexity makes it difficult to get consistent answers that apply for all students. We don't have the capability of handling things electronically.*
- *I have worked with them for many years. Whenever there is a problem, it is solved immediately. The electronic filing runs very smoothly. If something is left out, I call and they fax it to me immediately.*
- *I do not consider it to be a great partnership. We are going to get away from student loans. We are very interested in doing business electronically because of cost and time efficiency.*

## Little or No Contact with SFA

- *My non-knowledge of their current policy, since we haven't been funding since 1993.*
- *Probably because we have very little contact. We just kind of keep plugging away the same way for the last 15 years. We adapt to regulation changes if they come up. We are low volume and we have a good working relationship with our guarantee agency.*
- *We have external servicing for our organization. We have old portfolios with no new loans done on them. When we have a problem, we have difficulty getting through to PHEAA and they are not timely in resolving problems. There have been no training seminars or anything available recently. I just called two weeks ago in regard to training and seminars and was told nothing was available right now. We do have an OE number that we do new student loans on.*
- *We haven't been doing loans in years. They have been doing direct loans.*
- *I think that they do a great job. At this time we just provide the student with the loan application. Great Lakes service provider handles the processing of the application.*
- *We subcontract services because of the regulations involved in completing the financial aid process.*



## Verbatim Comments continued

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- *As far as in relation to our business, it is a small part because we do not have many student loans on the books. As far as problems arising we have not had any. CUNA Mutual handles all the accounting and reports and keeps us up to date on all the government regulations. We have all the applications here and make the accounting entries.*
- *Basically I have had very little experience with the SFA, therefore I do not feel I can rate them good or bad without having experience.*
- *We have outsourced the lending process. You would have to be an attorney to keep track of the regulations.*
- *I have not had that much experience with the SFA.*
- *We are a very small institution, we are not on the internet. The Apple Program handled the loan program in the past. Currently the Select Program is handling the SFA loan program. This office only hands out applications.*
- *They don't deal directly with us, but they do with Penn credit union.*
- *I have never been in contact with them.*
- *All in my association with CUNA mutual.*
- *Our servicer does a good job.*
- *I would need to know information about SFA. I have only been with them one year.*
- *We have very little direct contact with SFA. We only give out applications.*
- *I do not know enough about them.*
- *We go through Great Lakes.*
- *We are a little guy. The government should streamline the loan area. Colleges now directly take on the loans. We just give service to Great Lakes and give out applications.*
- *Just do not know about it.*
- *I think they tend to leave the little institutions out. They would rather do business with a bank with a 50 million dollar portfolio. The Montana Guaranty Agency, everything I do with them is excellent. The contact with the Dept. of Ed is moderate. I believe the state agencies do a better job handling the loans than the federal agencies.*
- *I don't know much about it.*
- *I don't deal directly with them. They are like a third party. I've never had issues with them.*
- *We haven't used the direct program for 3-4 years. We now refer our student loans to someone else because there were too many rules and regulations. In short, too much paper work. It got to be a burden.*
- *Right now we have very little to do with the SFA. We have gotten out of the student loan business because of the enormous paperwork and time consumption. We have a lender we work with. They have full time student aid people.*
- *It is just my observation. I delegate some of this work, most of it's done by a third party.*
- *So little contact, no major problems.*
- *I have not been involved in too much.*
- *I have no contact with them. They need better communication.*
- *We don't have any kind of communication between us and them. It is hard to communicate with forms that have invalid phone numbers. We're a small lender. Maybe they treat Sallie Mae different.*
- *I don't deal with them.*
- *We try to get rid of student loans.*
- *We have limited direct contact with them.*
- *We haven't had any loans issued in the last eight months. The training that I had was good.*



## Verbatim Comments continued

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### Overall Satisfaction

- *I rate it a five for the middle of the road.*
- *I have a very low opinion of them.*
- *I didn't think they were doing anything that needs to be corrected.*
- *They give good service, and some of the rules benefit the direct loan program.*
- *I haven't had any problems.*
- *I do not have any bad experiences with the SFA.*
- *Generally favorable in working with the SFA.*
- *My experience has been really good.*
- *Things are pretty good so far.*
- *My experience with the SFA has been very positive.*

### General Comments

- *SEA is trying to get rid of guaranteed agencies.*
- *Lending institute to help students.*
- *I dealt with them on a personal level on their loans.*
- *We do not have the capability.*
- *The people that I have been working with are satisfied.*
- *I rate it a six. My feeling is that they have not had a lot of contact and the second one, looking at ways to speed things up.*
- *Through experience.*
- *It is a lot easier to get aid then it used to be. We are all working for the same end- educational aid for students. I remember when there were so many rules, it was a real headache. The system has come a long way.*
- *There is no one to take care of the federal aid. They need to make a lot of changes.*
- *I'm rating it on my general impressions and feelings.*
- *That is what I felt like saying. I am not giving these answers much thought.*
- *They sent survey's online and I've never received any.*
- *The way of the future.*
- *The government has taken over all the lending business and taken it out of the private sector. They have been doing a very poor job of it, looking at the delinquency rate.*
- *If we had the proper equipment. I didn't ever feel comfortable.*
- *Everything in the future will be better.*
- *I did not have any reasons to rate it bad.*
- *The contract with the direct lending and the banks are conflicting in regards to the SFA.*
- *I think security and controls need to be enhanced.*
- *It's easy.*
- *We are not real big on student loans, we do not have high quantity, we are a small institution.*
- *Well we are just a small place for right now.*





## Verbatim Comments continued

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All respondents were asked, “In what ways could the SFA improve its service to you?” The following comments are grouped by component when a main theme can be identified.

### Training and Information Sessions

- *Improve instructions.*
- *More training.*
- *Offer some classes. I've never been involved in it.*
- *More training or availability of training.*
- *Just opening up some training. Maybe some literature. Also, a phone number to contact them, that would help.*
- *Need accounting training.*
- *Local training.*
- *They could have a hands on workshop rather than through the telephone training.*
- *Extra training more often.*
- *More training and better location of training.*
- *Most of the training is directed more towards the schools, it should be towards us.*
- *Better training.*
- *Maybe more training programs.*
- *I need more training.*
- *More regional seminars.*
- *They should have training courses on general student aid for the lender.*

### Financial Transactions

- *I have expressed minor complaints. Information was not in a timely nature.*
- *Speed things up!*
- *Get guaranteed disclosure forms in a timely manner.*
- *Clarification and simplicity. Everything having to do with the program.*
- *By being more prompt in getting instructions out. Referring to the new racks for the 48 hour deposit. It took them one year. How are they going to implement that?*
- *Get the data to us quicker, before they expire. Get the forms in before they change.*
- *More electronically and anything that expedites the process to make it even faster, otherwise, they are doing a great job.*
- *It could all be made simpler. Forms of reporting and detailed survey's that they want. The process could be simpler for all parties involved. Many times suggestions go down the rat hole.*
- *Have a better explanation of the reports. Cut down on the duplication of paperwork.*
- *Handling of claims faster.*
- *Get the disbursements to me as soon as possible.*



## Verbatim Comments continued

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- *Too much paperwork involved, please cut down on it.*
- *Simplicity.*
- *The applications, they are difficult to fill out, they need to take a better look at it.*
- *If I'm going to keep going, I need it to be made easier. Clearer instructions or changes.*
- *Simplify loan collection procedures. Reduce their competition with private enterprise, such as ours.*
- *The financial aid packet is cumbersome and overwhelming according to parents of the students.*
- *More clear instructions in processing.*
- *More understandable language in updated reports.*
- *Improve the application process.*
- *Accuracy in reporting.*
- *I need quicker turn around as far as the students amount of loan, that info is just too slow getting to us.*
- *Making things a little bit easier, research is not being done properly.*
- *Make things easier for the average person to understand.*
- *Make things more simple.*
- *Stop making things so difficult and try to make it easier for people. Things are too compacted.*
- *799 report/ 15 lines of info needed without errors or it's returned. Would like to see it done on line.*
- *Report could be more user friendly. Communicate what they will do and what they want me to do.*
- *Simplify the reporting forms and the National Student Loan Data System.*
- *If it wasn't so hard, too many issues, (for example the plus loans), why do they have to give it to the school and not to the students.*
- *Improve the speed and flexibility of receiving information on students.*
- *Timeliness of processing forms and funds. Also, they should return your calls faster. The accuracy of the answers is always right, but it takes so long to get a response.*

## Technical Assistance

- *More timely response to questions and issues.*
- *I think just to have a general interest in motivation and simply to be there when we have questions.*
- *Better public relations and response time.*
- *Some more or clear instructions, it's not very simple.*
- *Provide responses in a more timely fashion. I have concern about how the master promissory notes are going to work out in the end. The customer just signs one note and all future years of college are taken care of.*
- *I feel that the other person on the line is not very competent.*
- *Keep us informed of new information.*
- *More information about themselves sent to me.*
- *Keep web site up, we get a lot of info from there. Have better informed personnel dealing with the students.*
- *Communication. None from SFA that they know of.*





## Verbatim Comments continued

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- *Some sort of support service telephone numbers.*
- *Communication updates more often instead of reading it in the paper.*
- *Better communication with regards to the smaller institutions.*
- *More initial information and more instruction.*
- *Improve communications.*
- *Less waiting on the phone when calling them.*
- *A little more contact between the two with a representative.*
- *I think they should have more help when there is a problem.*
- *Maybe a little more communication between the SEA and lenders and indirect lenders, to keep us up to date and let us know what is available regarding student aid.*
- *I talk to one very helpful person. I don't remember her name.*
- *More contact with us.*
- *They are making a lot of strides in the customer service area.*
- *If we could have a one shop type of system, if we have a problem we can call one location. They need more expertise in certain areas.*
- *Assign lender liaisons to our institution so we could go to that person for anything we need.*
- *The willingness to help.*
- *The problem is political. I can call the Department of Education and never get a person. They don't show the same concern for all participants.*
- *Their follow-up could be better regarding turn around time.*
- *Communication is number one! With financial institutions it is extremely poor.*
- *More communication.*
- *Go to the institution and see how things are going.*
- *Make it easier to get in touch with other areas. Compliance is easy. Compliance is the only face to face contact we have. Let us know how to get in touch with various groups we interact with. Preferably not in a long, drawn out memo but with constant notes.*
- *I need more timely information.*
- *I need more information.*
- *Be more available when someone comes in with a question and I have to call. I would like to get a live person to answer the question at that time.*
- *Just opening up some training. Maybe some literature. Also, a phone number to contact them, that would help.*
- *Keep web site up, we get a lot of info from there. Have better informed personnel dealing with the students.*
- *I think perhaps an informational web site. A person that I could talk directly to all of the time.*
- *More positive, get rid of the direct program. Make it easier to get to the right person.*
- *Timeliness of processing forms and funds. Also, they should return your calls faster. The accuracy of the answers is always right, but it takes so long to get a response.*



## Verbatim Comments continued

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### Compliance

- *Stop making uncompliant rules.*
- *Change some of the laws that govern it.*
- *They could explain the rules and regulations to me. They are so complicated.*
- *The only thing that I can think of is the clarity of the reports. Possibly more self explanatory so that I do not have to go back to the regulations to look up the regulations.*
- *I wish I understood more about some of the regulation and rules.*
- *Reduce some complexity of the regulations and increase flexibility.*
- *Relax some of the rules and regulations. We are phasing out the loan program because of the complexity of the rules and regulations. We're down to the last 2 loans.*
- *Better understanding of regulations.*
- *Simplification of the program. There needs to be an explanation of the rules and regulations. We just couldn't keep up with all the codes and deadline dates.*
- *Simplify the regulations. Make them easier to understand. I don't really know how.*
- *Again just to simplify the procedures and regulations the manuals has too much jargon please get right to the point!*
- *Less regulations.*
- *Changing the rules every year, but I think has changed.*
- *Read the rules and regulations and follow them.*
- *More detailed explanations of regulations, specifics defined.*
- *Be more forthcoming in negotiated rule making.*
- *Simplify regulations, make more sense.*
- *More individual responses to situation that arise. Individuals ask in some cases for regulatory guidance.*
- *There are so many different rules and regulations. It's very hard to keep track of them.*
- *Simplify their regulations and quicker guidance on regulations.*

### Trust

- *A better relationship with the program.*
- *The service is decent, the question is more the loyalty to us, are they there to support us or compete.*
- *Simplify loan collection procedures. Reduce their competition with private enterprise, such as ours.*

### Technical Issues

- *I don't know. More automation.*
- *More electronically and anything that expedites the process to make it even faster, otherwise, they are doing a great job.*
- *I think offering the electronic capabilities is a plus.*
- *Electronic authorization.*
- *I feel they are discriminating on preferred lender lists between paper and electronic. Schools treated students without electronic processing. Great Lakes uses another.*



## Verbatim Comments continued

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- *I think they do a fine job. More reports sent electronically.*
- *More electronic access.*
- *Just going electronic.*
- *Anything that can be done to eliminate paper work is appreciated. I especially like the idea of electronic filing.*
- *The only thing is the electronic disbursement of funds.*
- *You should have everything electronically done. It would be easier to use, it would have a quicker turn around time. The applications and receiving funds would be processed faster.*

## Little or No Contact with SFA

- *I don't know of anything they can do more to help me or make it easier. We are not doing loans anymore. It's been over five years since we made new loans. We decided that we needed to do it, the loans, in a bigger way or quit doing it at all and the directors decided not to do it anymore.*
- *We no longer handle SFA loans. We are just maintaining the few we have.*
- *We don't handle that particular loan at this time. We only hand out applications.*
- *We subcontract services to an outside organization.*
- *This office does not handle student loan applications, processing or disbursement of funds. This office handles the bond issued that backs the student loans.*
- *We outsource.*
- *Since we don't deal with them anymore, I really don't care. We are going a different route with the aid program. When we first started doing it would only take a half hour, then it started to take two people all day just to complete the process.*
- *We just hand out loan applications.*
- *I do not know. As of right now we do not have any student loans out right now.*
- *They probably can not improve on it because we have made the decision to stay out of the student loan business.*
- *We don't even service our own loans.*
- *No way, we don't deal with them anymore.*
- *Some training explaining the overall program. We use Sallie Mae for complete servicing. For the survey, I would have been the only one to contact for my company, other than outside of Sallie Mae, which is a student loan servicing company.*

## Overall Satisfaction

- *It's great the way it is.*
- *I think it's going very well.*
- *I really do not see anything that needs to be improved. Everything goes smoothly.*
- *I do not really think they could, I am not dissatisfied in any areas. Anytime there has been any problems they are always taken care of right away. They are very helpful.*
- *Pleased with current service.*



## Verbatim Comments continued

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- *I think they are doing a good job.*
- *No problems.*
- *Happy with service from them at this time.*
- *Satisfied.*
- *At this point, I'm happy with service.*
- *None. They've been pretty good.*
- *Happy with service at this time.*
- *My satisfaction is fine at this point.*
- *It seems to work fine just the way it is.*
- *I'm happy with my current service.*
- *It is a good relationship we have going with this type of program.*
- *I'm happy at this point.*
- *Right now everything is going well. No ways right now.*
- *I'm pleased with the service from the SEA.*
- *Nothing. Fine. No problems. Direct access with them.*
- *We're satisfied with the service we receive.*
- *Everything is going ok as is.*
- *I'm fairly satisfied. I think they do a real good job.*
- *Everything is fine.*
- *Nothing, I'm very happy with the services that they provide.*
- *It's easy right now.*
- *Can't think of anything, they're always there for me.*
- *I think you are doing a good job.*
- *Everything is fine.*
- *They are fine.*
- *I am happy with the way it is.*
- *They just keep getting better.*
- *I'm very happy with the job they're doing.*
- *We're satisfied with the way it is.*
- *They are doing all they can do at this time with us.*

## General Comments

- *They could improve some things, but I'm not sure what.*
- *Inviting private lenders. Showing guarantee student loan favors.*
- *Eliminate direct lending from the schools.*
- *Get people that are willing to file through the credit union.*



## Verbatim Comments continued

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- *If we did not go through the financial aid office, that is the holdback. Through central we were advised to use the bank in Ada.*
- *By communication earlier with the actual lender population.*
- *We are a small institution and a very small portion of the lending services that are associated with this program.*
- *Fund more money so that the lenders get a better understanding of how the lenders want to proceed with their laws.*
- *I guess if they could make things a little up and down through bureaucratic red tape.*
- *Not happy with the competition between the banks and the credit unions for the loans.*
- *Direct loans have had a big impact on our loans.*
- *Pay more interest rate to my company.*
- *Made physical calls to us.*
- *I have no knowledge of what's going on on their end.*
- *Make more money, less paper work.*
- *Need a database and for them to change their name.*
- *Have better organization and changes. People are not using the master notes and by July 1 everyone was suppose to have been using it.*
- *Make contractual payments they are obligated to make.*
- *We no longer offer guarantee programs. To simplify the program would not work. Many students I have do not know how many loans they have. We got out from one buyer and one lender. They ended up with one loan from one and some with others. They could have three. We had to go with whole programs. Students have three different lenders and may have 5-6 loans. When I graduate, I may not know how much I owe and from whom it's from.*
- *New master promissory notes. I don't know the dollar amount until they are processed.*
- *Reduce paperwork. I believe I have dealt with the SFA a couple of times in the last 12 months.*
- *We should get the breaks that we don't.*
- *They need to be more involved with guarantee agencies.*
- *They implemented a master promissory note. They should have had more follow-up before the implementation. We get our applications from the lender. The team person who instituted the applications can not generate Stafford student loans anymore. The packets for the applications were sent to us with a note that stated that the students must go to the school to pick up their loan applications.*
- *They could turn student lending back to the banks and make reporting less complex.*
- *Go back to the way it used to be ten years ago.*
- *Tell me what they are and what they do.*
- *More positive, get rid of the direct program. Make it easier to get to the right person.*
- *The only way is to open more credit-schools that will open up with the loans.*
- *Attain full staffing and maintain organizational stability.*
- *I'm with PHEAA.*
- *Get rid of the direct lending program.*
- *Better discussion.*



## Verbatim Comments continued

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- *Give more public relations on it.*
- *Less direct lending by the universities.*
- *Provide responses in a more timely fashion. I have concern about how the master promissory notes are going to work out in the end. The customer just signs one note and all future years of college are taken care of.*



## Appendix C: Questionnaire

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# U.S. Department of Education

## Office of Student Financial Assistance

### Financial Institutions Questionnaire

(Items in **BOLD** are interviewer instructions, and are not intended to be read to the Client)  
(Items marked *i.e. or e.g.* should only be read if respondent needs clarification)

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#### Introduction (Do not read)

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- INTRO1. Hello, this is \_\_\_\_\_ calling from \_\_\_\_\_. on behalf of the United States Department of Education, Office of Student Financial Assistance. May I please speak to **(name from ED/SFA list)** ?
- 1 > (If speaking to right person, or waiting to be connected to right person, continue at INTRO3)  
2 > (If named person is not available, schedule callback)  
3 > (If named person is no longer with the company, or if there isn't a name on the Client list, use INTRO2)
- INTRO2. May I please speak to the person in your organization responsible for interactions with the U.S. Department of Education related to student financial assistance? **(If necessary: matters such as filling out forms, coordinating financial transactions, or participating in program reviews.)**
- INTRO3. **(When respondent comes to phone)**  
Hello, this is [interviewer name] calling from Market Strategies, Inc., a market research company, on behalf of the U.S. Department of Education, Office of Student Financial Assistance. We're calling as part of an initiative the SFA has undertaken to improve its customers' satisfaction. Are you the person in your organization responsible for working with the SFA on matters related to student financial assistance? **(e.g., matters such as filling out forms, coordinating financial transactions, or participating in program reviews.)\***
- |   |   |   |
|---|---|---|
| Yes                                     | 1 | (Continue at INTRO4)                                    |
| Yes, [one of several such individuals]* | 2 | (Make note of this, continue at INTRO4)                 |
| No                                      | 3 | (Ask for person who is. Schedule callback if necessary) |
- INTRO4. The SFA is conducting this survey with customers such as yourself to measure satisfaction with the products and services the SFA provides to your institution. I'd like to take some time now to go through this survey with you. This interview is authorized by Office of Management and Budget Control No. \_\_\_\_\_. Your comments will, of course, remain strictly confidential. Is now a good time for us to speak?
- (If Client asks how long the interview will take, respond with the following:)**  
The discussion will take about 15 minutes depending on your opinions. Is this a good time?
- |     |   |   |
|-----|---|---|
| Yes | 1 | <b>(Continue with Screening Questions)</b>                |
| No  | 2 | (Can we schedule a time that is more convenient for you?) |

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**Screening Questions (Do not read)**

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Before we begin, I'd like to ask you a couple of questions about yourself.

DEMO1. First, how long have you worked in your current position? **(do not read; listen for response and categorize answer)\***

Less than 2 years	1
2 years, but fewer than 5 years	2
5 or more years	3

DEMO2. And have you or any immediate family member personally applied for any federal student aid for college in the past 2 years? **(note: includes trade or vocational schools) (i.e., by immediate family member I mean someone who lives with you.)**

Yes	1	⇒ (if "1", move to CLOSE1)
No	2	⇒ (proceed)
Don't Know	8	⇒ (proceed)
Refused	9	⇒ (proceed)

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**Prior Expectations (Do not read)**

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**(Programmer note: The following lead-in will differ slightly in wording depending upon the respondent's answer to DEMO1 above. Version "A" shall be the default; if the respondent answers "less than 2 years" to question DEMO1 above, use Version "B". This also affects the lead-in at the beginning of the Overall Quality (Do not read) section.)**

These next three questions deal with your previous expectations you may have had in working with the SFA.

Think back to *[(A) your current job at this time 2 years ago./(B) before you began in your current position working with the SFA.]* and the expectations you may have had.

PRIOREXP1. On a 10 point scale where "1" means your expectations were "not very high" and "10" means your expectations were "very high", how would you rate your previous expectations of the overall quality of the SFA? You can use any number between 1 and 10. (If necessary, read: Your expectations of the overall quality SFA as they pertain to financial institutions like yours).

**(RANDOMIZE Q2 AND Q3)**

PRIOREXP2. (At that same time/Again), how helpful did you expect the SFA to be at that time? **(Read if necessary: with respect to getting answers to your questions or the disbursement of funds.)** Use a 10-point scale on which "1" NOW means "not very helpful" and "10" means "very helpful".

PRIOREXP3. (At the same time/Again), how often did you expect that things could go wrong at SFA? This time use a 10-point scale, on which "1" NOW means "very often" and "10" means "not very often". **(Read if necessary: Things going wrong such as errors filling out forms, getting answers to your questions, and disbursement of funds.)**

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Training/Information Sessions **(Do not read)**

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In the past 12 months, have you participated in a training session provided by SFA? By training I mean sessions that provide technical assistance, filling out forms, policy updates, and/or helping you to understand changes in the laws or regulations.\*

- 1        Yes        **(continue)**
- 2.       No        **(skip to next section)**
- 8.       **Not Sure    (skip to next section)**
- 9.       **Refused (skip to next section)**

I'd like you to rate several aspects of the MOST recent training session you attended. Using a 1 to 10 scale where 1 means "poor" and 10 means "excellent", how would you rate the...

TRAINING1.    Courtesy of the personnel

TRAINING2.    Accuracy of information provided

TRAINING3.    Usefulness of the training session

TRAINING4.    Availability of training when needed

**(Programmer: Randomize T1-T4)**

TRAINING5.    In the past 12 months, have you seen an improvement in the training service that SFA provides to you?

- 1        Yes
- 2        No
- 8        Don't know
- 9        Refused

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Financial Transactions **(Do not read)**

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FORMS1. In the past 12 months, have you personally been involved in the disbursement of funds relating to your firm's participation in the federal student aid program?\*

- 1 Yes **(continue)**
- 3. No **(skip to next section)**
- 8. **Not Sure** **(skip to next section)**
- 9. **Refused** **(skip to next section)**

Considering your institution's interaction with the SFA in the process of disbursing funds, in the past 12 months, and using the same 1 to 10 scale as before, please rate the:

- FORMS2. Timeliness in receiving payment
- FORMS3. Accuracy of payment information
- FORMS4. Clarity of instructions
- FORMS5. Ease of submitting information
- FORMS6. Willingness of personnel to help you

**(Programmer Note: Randomize F2-F6)**

FORMS7. In the past 12 months, have you seen an improvement in the financial transactions process?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

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Technical Assistance **(Do not read)**

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In the past 12 months, have you received technical assistance from the SFA? **(read, if necessary: By technical assistance, I mean customer call handling and regulatory and operational guidance)** With which one of the SFA's regional offices do you work most often? **(do not read, categorize response, if multiple response, ask respondent to choose the one with which they work the most)**

- |                                |                             |
|--------------------------------|-----------------------------|
| New York                       | 01                          |
| Boston                         | 02                          |
| Dallas                         | 03                          |
| Atlanta                        | 04                          |
| Chicago                        | 05                          |
| San Francisco                  | 06                          |
| SFA Headquarters in Washington | 07                          |
| Other                          | 08                          |
| Don't work with any office     | 97 ⇒ (skip to next section) |
| Don't Know                     | 98 ⇒ (skip to next section) |
| Refused/No Answer              | 99 ⇒ (skip to next section) |

Considering the office with which you work the most, please rate the following on the same scale as before. **(Read if necessary: Where 1 means "poor" and 10 means "excellent".)**

- TECHSUPP1. Courtesy of personnel
- TECHSUPP2. Accuracy of information provided
- TECHSUPP3. Timeliness of information provided
- TECHSUPP4. Clarity of knowing whom to call with questions
- TECHSUPP5. Consistency of responses and support provided
- TECHSUPP6. Clarity of instructions
- TECHSUPP7. Thoroughness of information provided

**(Programmer Note: Randomize T1-T7)**

- TECHSUPP8. In the past 12 months, have you seen an improvement in the technical assistance provided by SFA?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

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Program Eligibility (Do not read)

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In the past 12 months were you personally involved in a program or lender review with the SFA? By program or lender reviews I mean the periodic process by which the SFA determines your eligibility or participation in federal Title IV student financial aid programs (**pronounced “Title Four”**).

- 1 Yes (continue)
- 2. No (skip to next section)
- 8. Not Sure (skip to next section)
- 9. Refused (skip to next section)

Considering your experiences, please rate the program review process on the following criteria, using the same 1 to 10 scale as before:

REVIEW1. Clarity of instructions

REVIEW2. Courtesy of personnel

REVIEW3. Ease of submitting information

REVIEW4. Accuracy of data

**(Programmer Note: Randomize REVIEW1 through REVIEW4)**

REVIEW5. In the past 12 months, have you seen an improvement in the review process?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

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Use of NSLDS and PEPS (Do Not Read)

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**(Programmer: Only to be asked of Guaranty Agency respondents)**

In the last 12 months, have you personally accessed NSLDS, the National Student Loan Data System, or PEPS, the Postsecondary Education Participants System? By this, I mean have you used NSLDS to review data to respond to inquiries from borrowers or PEPS to review school and lender program review information, school and lender eligibility information and school and lender audit information?

- 1 Yes (continue)
- 2 No (skip to next section)
- 8 Not Sure (skip to next section)
- 9 Refused (skip to next section)

Using a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate...

NSLDS1 The ease of navigation

NSLDS2 The helpfulness of the system to get the job done

NSLDS3 The timeliness of information provided

**(Programmer: Randomize NSLDS1-NSLDS3)**

NSLDS4 In the past 12 months, have you seen an improvement in the NSLDS?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

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Overall Quality (Do not read)

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I'd like to ask your opinions on the SFA's overall quality. Based on what you know or perceive, and using the same 1 to 10 scale, how would you rate.... **(Read if necessary: Where "1" means "poor" and "10" means "excellent")**

OQ1. The OVERALL QUALITY of the SFA?

OQ2. Now, please tell me how helpful the SFA has been to you in your job. Use a 10 point scale on which "1" now means "not very helpful" and "10" means "very helpful." **(Read if necessary: Helpful with things such as getting answers to your questions and disbursement of funds.)**

OQ3. How often have things actually gone wrong with the SFA? Use a 10 point scale on which "1" now means "very often" and "10" means "not very often". **(Read if necessary: Helpful with things such as getting answers to your questions and disbursement of funds.)**

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ACSI Benchmark Questions (Do not read)

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ACSI1. Now, please consider all of your job-related experiences working with the SFA. Using a 10 point scale on which "1" means "very dissatisfied" and 10 means "very satisfied", how satisfied are you with the SFA?

ACSI2. Consider now all of your expectations for working with the SFA. Using a 10 point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations," to what extent has working with the SFA fallen short of or exceeded your expectations?

ACSI3. Now forget for a moment your experience working with the SFA. Now, I want you to imagine an ideal organization providing federal loan program support for financial institutions such as yours. **(INTERVIEWER PAUSE)** How well do you think the SFA's Program Support compares with that ideal organization? Please use a 10 point scale on which "1" means "not very close to the ideal," and "10" means "very close to the ideal."

ACSI4. In the past 12 months, have you seen an overall improvement in the services provided by SFA?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

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Compliance (Do not read)

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Let's now discuss compliance with current SFA rules and regulations. Using the 1 to 10 scale where "1" means "poor" and "10" means "excellent", how would you rate...

COMP1. Your understanding of the current rules and regulations

COMP2. The simplicity of rules and regulations

COMP3. The fairness of criteria used to determine participation levels

COMP4. The ease of compliance with rules and regulations



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Trust (Do not read)

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I'd like to ask some final questions about your general perceptions of the SFA. Using a 10 point scale where "1" means "poor" and "10" means "excellent", how would you rate their...

- TRUST1. Commitment to the success of your business?\*
- TRUST2. Consideration of your interests when problems arise?\*
- TRUST3. Willingness to go out of the way to help?\*
- TRUST4. Sense of partnership between your institution and SFA?\*
- TRUST5. How would you rate your confidence in the SFA's motives regarding your institution?\*
- TRUST6. How would you rate your willingness to say positive things about the job the SFA is doing (**i.e., in working with financial institutions like yours**)?\*
- TRUST7. How would you rate your willingness to file future information electronically with the SFA?\*
- TRUST8. **(Programmer note: if response to any question in this "Trust" section is "5" or less, ask the following open ended question)** Please tell me about the reasons for rating the last few questions the way you just did. (**i.e., for these specific questions regarding your general perceptions.**) **(Programmer note: do not probe for every question, just in general)** \_\_\_\_\_  
\_\_\_\_\_ (record comment  
verbatim)

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Epilogue Questions (Do not read)

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- EPILOGUE1. Does your institution handle other types of loans besides student aid loans?  
Yes 1 (continue)  
No 2 (continue)
- EPILOGUE2. In the past 2 years, have you ever complained directly to the SFA regarding the administration of the student loan program?  
Yes 1 (continue)  
No 2 (continue)
- EPILOGUE3. In what specific ways could the SFA improve its service to you? (**i.e., with respect to any aspect of the relationship between your institution and the SFA**)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Closure (Do not read)

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CLOSE1. One final question: Is there anyone else where you work who also interact with the SFA besides yourself??

- |   |                   |  |   |
|---|-------------------|--|---|
| 1 | <b>Yes</b>        | (record names/phone numbers) _____.  | ⇒ |
|   |                   | (record name and number/do not connect or call until instructed further by CFI Group)) |   |
| 2 | <b>No</b>         | OK. Thank you again for your time. Have a good day! ( <b>terminate</b> )               |   |
| 8 | <b>Don't know</b> | OK. Thank you again for your time. Have a good day! ( <b>terminate</b> )               |   |
| 9 | <b>Refusal</b>    | OK. Thank you again for your time. Have a good day! ( <b>terminate</b> )               |   |